REMARKS

By this amendment, Claims 19, 22, 23, 29, 30, 32, 41, 42, 45, 47, 50, 62, 80, 85-88, 97, 99, 102-107, 111, 112, 115, 116, and 119-121 are amended solely to improve their form The claims as previously presented are believed to distinguish over the art. Therefore, Claims 19-88 and 90-122 are pending in the application. In view of the foregoing amendments and following remarks, reconsideration and allowance of all pending claims in the application is requested.

The rejections of each of the claims fail to set forth a *prima facie* case of unpatentability. For many of the claims, the Examiner does not even address the specific claim recitations. For the recitations that are addressed, the references fail to disclose or render obvious the claims as a whole. Reconsideration of the rejection of each of the claims is requested.

Morioka fails to disclose each of the recitations of the claims. Lawlor fails to remedy the deficiencies in Morioka. Moreover, the Examiner's interpretation of the claims is inconsistent with established claim interpretation principles.

One aspect of the invention relates to enabling the user to store and reuse transactions (e.g., a set of parameters that define a transaction) or transaction parameters (e.g., a set of transaction parameters that specify some, but not all, of the parameters necessary to define a transaction). However, the claims do not relate solely to storing such information. Rather, at least some of the claims relate to the way the stored information is presented to a user and facilitating the ability for a user to specify the transaction parameters desired for a given transaction by reusing stored parameters and without manually entering each of the parameters for each transaction.

One of these features relates to providing a single screen on which the transaction parameters are displayed, instead of a series of screens that a user must navigate through in order to specify the parameters for a transaction. Specifically, the background of the invention, in part, recites:

> The need to manually enter or select the transaction type and each or many of the transaction parameters each time a user desires to perform a transaction can be annoying and time consuming. This is especially true for individuals who routinely perform transactions with the same or similar parameters. Additionally, typically only one choice (e.g., a transaction type or one of the transaction parameters) is made per menu screen. This is inefficient.

The Specification further recited that the invention overcomes these and other drawbacks of the prior art in various ways. One of the objects of the invention is stated as:

> It is another object of the invention to enable user-defined transactions to be completed with a reduced number of inputs from the user at the time the transaction is executed.

Additionally, the Specification, in part, states that a system:

> ...is operable to enable various transaction parameters for different transactions to be predefined by a user and stored before it is desired to effect a transaction, so that when it is desired to effect a transaction, the controller can cause an individually customized menu to be displayed for each user to enable the user to select a user predefined transaction with a reduced number of entries by the user at the time of execution of the transaction.

The Specification further states that according to one aspect of the invention the system:

> ...may predict and preselect transactions and/or transaction parameters based on stored information associated with the user (such as one or more previous transactions executed by the user or other information). These preselections are then displayed on the display. If the selections are as the user desires them to be for the desired transaction, then the user can simply verify the selections by clicking on a button (e.g., a button labeled "OK") to cause the transaction to be executed. Alternatively, changes may be made, if necessary, to only those parameters that need to be changed. This potentially reduces the number of inputs or selections that a user must make to execute a desire transaction.

Various ones of the claims recite features related to these (and other) aspects of the invention.

In stark contrast, Morioka specifically discloses a series of screens, each of which displays some but not all of the parameters necessary to specify a transaction. Morioka is more like the problematic prior art addressed in the background of the invention than it is like the invention. Additionally, Column 5, lines 35+ of Morioka relate to displaying in part items selected by a user at the time a transaction is being executed, not stored transactions or stored transaction parameters.

One of the advantages of the invention is that the user need not go through a series of screens to specify a transaction. Rather, in at least some embodiments, all of the parameters for a given transaction can be displayed simultaneously on a single display screen.

Many of the Examiner's arguments are based on an interpretation that is inconsistent with the actual claim language. Applicant will not address all of the specific points of disagreement but will provide some examples below and identify examples of some specific claims for the Examiner has not established a *prima facie* case of unpatentabilty.

One comment made by the Examiner, with which Applicant disagrees, is telling of the impropriety of the rejection. The Examiner asserts, "It is assumed that the applicant is referring to ability of user information to be stored once and user for subsequent transactions." This is in part correct. But, rather than showing that this feature is present in Morioka, the Examiner dismisses this feature, alleging generally that databases are well known and can be updated and use over and over. Even if true, this assertion misses the mark and is legally insufficient to address the claims as a whole.

Additionally, various claims recite specific things that are stored (e.g., all of the parameters necessary to specify a transaction or just a set of transaction parameters) and how those stored items are displayed and how a user can interact with the display to facilitate the ability for a user to specify a transaction. It appears in Morioka that a user goes through a series of screens and manually enters transaction parameters for each transaction. So even if transaction information is stored in Morioka, if it is not reused and/or presented as claimed, than Morioka does not satisfy the claimed invention.

Moreover, the Examiner ignores the recitations regarding a single display screen. Apparently, the Examiner recognizes that Morioka does not disclose this feature. Instead the Examiner attempts to improperly interpret this claim language to sweep this difference aside. This is legally improper. In some of the claims, the language clearly recites that various items are displayed on a single display screen. This coupled with the Specification which highlights some of the drawbacks of a user having to go through a series of displays is sufficient to distinguish over Morioka, when proper legal principles are applied.

So too, the Examiner fails to properly interpret "sufficient to enable." Also the assertion that "to enable" is merely intended use is legally improper. It refers to a capability of the system and is a proper claim term.

Among other things, the rejection fails to establish that the prior art discloses at least the following features of the claims indicated.

The Examiner fails to establish that Morioka or Lawlor disclose at least:

Claim 19 - "to store at least some transaction parameters for reuse to reduce the number of inputs from a user at the time of selection of a transaction when at least one of the stored transaction parameters is used in connection with the transaction"

"means for storing in the memory user defined transaction information, the transaction information comprising at least one of either user defined transactions or user defined transaction parameters..."

"wherein if a user has previously stored transactions or transaction parameters:

i) the system can display a display screen customized for the user; and, ii) if not, the system causes the display to display a standard display screen;

the system causing the display to display on a single screen transaction information sufficient to enable a user to specify a transaction with a single selection from the single screen;

the input mechanism enabling a user to use the displayed transaction information on the single screen to specify a financial transaction with a single input or to enter or change one or more of the transaction parameters displayed on the single screen and then make a single selection to specify the transaction"

Claim 22 – "The system of claim 19 wherein the terminal is a personal terminal associated with the user, and upon execution of a transaction, the system creates a record of the transaction which may be printed by the user on a printer associated with the user's terminal."

Claim 25 - "...the terminal comprises a home computer."

Claim 27 - "...the terminal comprises a portable terminal."

Claim 29 - "...the determination of whether the display displays a screen customized for the user, is made by the system based on information stored in the system."

Claim 30 - "...the determination of whether the display displays a screen customized for the user is made based on user input."

Claim 31 - "...the determination of whether the display displays a screen customized for the user is made by an entity with which the transaction is to be executed."

Claim 34 - "...the display comprises object oriented programming objects and includes at least one object from which the user can select stored transaction parameters."

Claim 35 - "...the display comprises object oriented programming objects and includes at least one object from which the user can select transaction parameters using a pointing device."

Claim 36 – "...the display comprises object oriented programming objects and includes at least one object from which the user can select transaction parameters, the objects including a drop down box which a user can select a transaction parameter from among a plurality to stored transaction parameters."

Claim 38 – "...the display comprises object oriented programming objects and includes at least one object from which the user can select transaction parameters, the objects including a drop down box which can display a preselected one of a plurality of options for a transaction parameter, and further wherein the user can use the drop down box to change the preselection prior to execution of the transaction."

Claim 39 - "...the display comprises object oriented programming objects and includes at least one object that comprises a list of transaction parameters from which a user can select."

Claim 40 - "...the display comprises object oriented programming objects and includes at least one object from which a user can select an account to be used in connection with the transaction."

Claim 41 - "...the display simultaneously displays transaction parameters for the transaction on a single screen and enables the user to specify a transaction with the displayed transaction parameters with a single selection from the single screen."

Claim 42 - "...the display simultaneously displays transaction parameters for the transaction on a single screen and enables the user to specify a transaction with the displayed

transaction parameters with a single selection from the single screen if the displayed transaction parameters are as the user desires or alter one or more parameters from the single screen if the user desires to change one or more parameters."

Claim 43 - "...the display displays one or more objects for enabling a user to select a transaction type."

Claim 44 - "...the display displays one or more objects for enabling a user to select a transaction category."

Claim 45 - "...the single screen displays at least one transaction identifier, the transaction identifier representing one or more transaction parameters associated with the transaction identifier."

Claim 46 - "...the single screen displays transaction parameters and enables a user to change only the transaction parameters that need to be changed."

Claim 47 - "...the stored transaction parameters may include one or more global transaction parameters, where the global transaction parameters are transaction parameters that may be used with all transactions executed by the user."

Claim 48 - "...the system preselects one or more transaction parameters based on stored information associated with the user."

Claim 50 - "...the system displays a display screen customized for a user once a user is identified, including one or more options for a user to use pre-stored transaction information associated with the identified user."

Claim 52 - "...the system displays a display screen customized for a user once a user is identified."

Claim 53 - "...the system displays a display screen customized for a user once a user is verified."

Claim 55 – "...the system displays a display screen customized for a user once a user is identified."

Claim 56 - "...the system displays a display screen customized for a user once a user verified."

Claim 57 - "...when a user selects a transaction option, a more detailed description of the transaction parameters associated with that option may be displayed to enable the user to verify or select the desired transaction parameters."

Claim 58 - "...when a user selects a transaction option, one or more transaction parameters for that transaction may be preselected and displayed by the system to enable the user to verify, select or change the displayed transaction parameters."

Claim 59 - "...the system can selectively display information about a user's past transactions."

Claim 60 - "...the system can selectively display information about a user's recent transactions."

Claim 61 - "...the system can enable the user to create a memo to be associated with the transaction."

Claim 62 - "...the system can display on the single screen or option for the user to create a memo to be associated with the transaction."

Claim 63 - "...the user can select transaction parameters in any order."

Claim 64 - "...the system causes the display to display on a single screen options from which user can select transaction type and transaction parameters."

Claim 65 - "...the system enables the user to select a transaction type and the system predicts at least one transaction parameter the user may wish to use with the selected transaction type."

Claim 66 - "...the system predicts the transaction parameters for an entire transaction, the parameters of which are displayed on a single screen to enable the user to execute a transaction with a single selection from the single screen."

Claim 67 - "...the system predicts the transaction parameters for an entire transaction, the parameters of which are displayed on a single screen to enable the user to execute a transaction with a single selection without the user having to manually select any of the transaction parameters at the time of the transaction."

Claim 68 - "...the system predicts the transaction parameters for an entire transaction, the parameters of which are displayed on a single screen to enable the user to execute a transaction with a single selection, wherein the predictions are made based on stored information associated with the user."

Claim 69 - "...the system predicts for a user one or more global transaction parameters."

Claim 70 - "...the system predicts at least one type of transaction information that a user of the terminal may desire based in part on stored data for that user."

Claim 72 - "...the prediction is based on the user's most commonly requested selection for that transaction information."

Claim 73 - "...the prediction is based on the user's last selection for that transaction information."

Claim 74 - "...the prediction is based on when the user is executing a transaction."

Claim 75 - "...the prediction is based on where the user is executing the transaction."

Claim 76 - "...the prediction is based on a plurality of criteria."

Claim 77 - "...the prediction is based on a plurality of criteria, where the criteria are assigned a relative weight."

Claim 78 - "...the prediction is based on a plurality of criteria, including at least stored information relating to a user's past transactions."

Claim 79 - "...the prediction is based on a plurality of criteria, including at least stored information relating to a user's past transactions and where the criteria are assigned a relative weight."

Claims 81-84: It is not clear that Morioka uses a physical identifier.

Claims 86-99 contain limitations similar to those above.

Claim 99 - "...the transaction information is individually selected by a user and stored before specifying a transaction to enable transactions to be more easily executed by a user and to enable same or similar transactions to be performed multiple times without the need to reenter all or most of the transaction parameters each time a user wants to execute a transaction.

Claim 101 - "...means for causing the display to display transaction information customized for the user, the transaction information corresponding to one or more of the stored user defined transaction parameters."

Claim 102 - "...means for displaying to the user a choice, associated with transaction parameters, and the input mechanism is operable to enable the user to select the choice thereby causing the system to execute a transaction without the need for further input or selections by the user or with limited additional inputs or selections by the user required to execute a desired transaction."

Claim 103 - "...upon selection of a transaction by a user, the terminal determines whether all of the transactions parameters necessary have been identified and, if so, causing the transaction to be executed; and, if not, displaying a prompt to the user to enter additional information."

Claim 104 - "...after the selection of a transaction or additional input by a user, the controller causes the transaction parameters to be displayed with a prompt for the user to verify this is the desired transaction to be executed."

Claim 105 - "...upon selection of a transaction by a user, the terminal determines whether all of the transactions parameters necessary have been identified and if so causing the transaction to be executed; and if not to display a prompt to the user to enter additional information."

Claim 106 - "...after the selection of a transaction or additional input by a user, the controller causes the transaction parameters to be displayed with a prompt for the user to verify this is the desired transaction to be executed, wherein the display gives the users the option to cancel a transaction, edit the transaction parameters, reselect the transaction or other options."

Claims 107-110 include limitations addressed above.

Claim 111 - "...wherein the stored transaction parameters comprises most but not all of the transaction information necessary to specify a transaction."

Claim 112 - "...wherein the stored transaction parameters comprises most of the transaction information necessary to specify a transaction and the display enables a user to vary some or all of the transaction parameters from one transaction to another."

Claim 113 - "...after a user selects a transaction option from the display, a more detailed description of the transaction may be displayed to enable the user to verify the desired transaction."

Claim 114 - "...after a user selects a transaction option from the display, a more detailed description of the transaction may be displayed to enable the user to verify the desired transaction; and wherein the desired transaction information comprises transaction type and transaction parameters."

Claim 119 - "...a user identification mechanism including at least two or more of a voice recognition mechanism, an alpha numeric information entry device, and a finger print recognition mechanism.

With respect to Claim 122, the Examiner does not clearly set forth the basis for the rejection. The Office Action primarily reiterates the claim language. Among other things, the references appear not to disclose, at least:

"...means for storing user-defined transaction parameters, where the transaction parameters can be stored once and used in connection with subsequent transactions;"

"means for retrieving stored user-defined transaction parameters associated with the user identification information;"

"a graphical user interface for facilitating the ability for a user to specify desired transaction parameters for a transaction, the graphical user interface including:

means for simultaneously displaying on a single menu screen, the transaction parameters desired to define the transaction, including one or more of the user-defined transaction parameters associated with the user identification information; and

means for enabling the user, from the single menu screen, to: i) make a single action to indicate the desire to enter into a transaction using the transaction parameters displayed on the single menu screen; or ii) make one or more selections from the single menu screen to change one or more of the displayed transaction parameters and make a single action to indicate the desire to enter into a transaction with the changed transaction parameters displayed on the single menu screen."

The foregoing is believed to overcome all grounds of objection and rejection and place the case in condition for allowance. Notification of such is earnestly solicited.

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